

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM B. KELLY  
DANIELLE KELLY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-25056

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/20/2017 and confirmed on 2/12/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		111,067.75
Less Refunds to Debtor	881.89	
TOTAL AMOUNT OF PLAN FUND		110,185.86

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	4,960.88	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,660.88

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 9941	0.00	64,255.00	0.00	64,255.00
	CARRINGTON MORTGAGE SERVICES LLC Acct: 9941	1,029.57	1,029.57	0.00	1,029.57
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 5723	20,369.48	20,369.48	5,311.68	25,681.16
	HARLEY DAVIDSON CREDIT CORP* Acct: 9504	0.00	0.00	0.00	0.00
					90,965.73

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM B. KELLY Acct:	0.00	0.00	0.00	0.00
	WILLIAM B. KELLY Acct:	881.89	881.89	0.00	0.00
	STEIDL & STEINBERG Acct:	3,700.00	3,700.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	MIDLAND FUNDING LLC Acct: 2568	1,439.25	377.86	0.00	377.86
	MIDLAND FUNDING LLC Acct: 2095	4,046.90	1,062.47	0.00	1,062.47
	CHASE(*) Acct: 2853	0.00	0.00	0.00	0.00
	CHESTNUT HILLS DENTAL++ Acct:	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP - AGENT FOR JH POF Acct: 4836	7,948.81	2,086.88	0.00	2,086.88
	LVNV FUNDING LLC, ASSIGNEE	1,541.29	404.65	0.00	404.65

17-25056

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2349				
	QUANTUM3 GROUP LLC - AGENT COMEN	521.37	136.88	0.00	136.88
	Acct: 4252				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,627.34	427.24	0.00	427.24
	Acct: 6517				
	DFS ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 5837				
	DISCOVER BANK(*)	11,606.68	3,047.22	0.00	3,047.22
	Acct: 0507				
	DISNEY MOVIE CLUB	0.00	0.00	0.00	0.00
	Acct: 5654				
	CITIBANK NA**	577.92	151.73	0.00	151.73
	Acct: 4589				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	349.62	91.79	0.00	91.79
	Acct: 8976				
	CAPITAL ONE NA**	1,633.60	428.89	0.00	428.89
	Acct: 1868				
	CAPITAL ONE NA**	1,631.65	428.37	0.00	428.37
	Acct: 4779				
	NORINE KELLY++	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,700.67	446.49	0.00	446.49
	Acct: 2541				
	US BANK NA**	5,594.49	1,468.78	0.00	1,468.78
	Acct: 4932				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8976				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	HILL WALLACK LLC	0.00	0.00	0.00	0.00
	Acct:				
					10,559.25

TOTAL PAID TO CREDITORS

101,524.98

TOTAL CLAIMED

PRIORITY 0.00

SECURED 21,399.05

UNSECURED 40,219.59

Date: 01/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

WILLIAM B. KELLY  
DANIELLE KELLY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-25056

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
William B. Kelly  
Danielle Kelly  
Debtors

Case No. 17-25056-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 27, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William B. Kelly, Danielle Kelly, 12260 Roth Drive, Irwin, PA 15642-2977
14747690	+ Chestnut Hills Dental, 8775 Norwin Avenue, Suite 100, Irwin, PA 15642-7705
14747692	Citi, PO Box 90010377, Louisville, KY 40290
14747695	+ Dell, PO Box 640, Carol Stream, IL 60132-0640
14747696	+ Discover, PO Box 742655, Cincinnati, OH 45274-2655
14747697	+ Disney Movie Club, PO Box 758, Neenah, WI 54957-0758
14747699	+ Harley Davidson Credit Corp, Dept. 15129, Palatine, IL 60055-0001
14747702	+ Kohl's, PO Box 983, Milwaukee, WI 53201-0983
14747704	Norine Kelly, 18-D Carothers Drive, Monroeville, PA 15146

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 28 2023 00:15:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14763319	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 28 2023 00:15:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15254074	Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2023 00:15:00	CARRINGTON MORTGAGE SERVICES, LLC, 1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948
14747686	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 28 2023 00:17:15	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14773554	Email/PDF: bncnotices@becket-lee.com	Jan 28 2023 00:30:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14747691	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2023 00:17:09	Citi, PO Box 9001037, Louisville, KY 40290-1037
14781810	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2023 00:17:20	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14747693	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Comenity, PO Box 659819, San Antonio, TX 78265-9119
14747694	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Comenity/Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
14753962	Email/Text: mrdiscen@discover.com	Jan 28 2023 00:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14747698	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 28 2023 00:15:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14752033	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jan 28 2023 00:15:00	Harley-Davidson Credit Corp., PO Box 9013,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jan 27, 2023

Form ID: pdf900

Total Noticed: 36

			Addison, Texas 75001-9013
14747700	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2023 00:17:09	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14747701	+ Email/PDF: gecsedl@recoverycorp.com	Jan 28 2023 00:17:15	JC Penney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14747688	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2023 00:17:03	Chase, PO Box 78420, Phoenix, AZ 85062
14747689	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2023 00:16:51	Chase/Amazon, PO Box 1423, Charlotte, NC 28201
14772244	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2023 00:16:51	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14781170	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2023 00:16:59	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14775366	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 28 2023 00:16:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14748946	+ Email/PDF: rmscedl@recoverycorp.com	Jan 28 2023 00:16:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777863	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14783180	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14777864	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14783179	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14747705	+ Email/PDF: gecsedl@recoverycorp.com	Jan 28 2023 00:17:04	Toys-R-Us, PO Box 530938, Atlanta, GA 30353-0938
14771457	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 28 2023 00:16:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14747706	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 28 2023 00:16:00	US Bank, PO Box 790408, Saint Louis, MO 63179

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Harley-Davidson Credit Corp
cr		JPMorgan Chase Bank, National Association
cr		JPMorgan Chase Bank, National Association C/O Carr
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791276	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14747687	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14747703	*+	Kohl's, PO Box 983, Milwaukee, WI 53201-0983
14775367	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 27, 2023

Form ID: pdf900

Total Noticed: 36

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor William B. Kelly chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Danielle Kelly chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Jerome B. Blank	on behalf of Creditor JPMorgan Chase Bank National Association jblank@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor JPMorgan Chase Bank National Association C/O Carrington Mortgage Services, LLC wbcef@brockandscott.com, mario.hanyon@brockandscott.com
Michael J Shavel	on behalf of Creditor JPMorgan Chase Bank National Association mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8